



A brand of the Sentry Insurance Group

Loss Control & Safety Services

Safety in the workplace

Training program and
resource catalog



Hello,

Since 1887, all of us at Hortica, a brand of the Sentry Insurance Group, have dedicated ourselves to the horticultural industry through our service, growth, financial stability, and strength. We appreciate your loyalty and understand the unique risks and needs of your horticultural businesses. It's our goal to provide you the advice you want to help choose the insurance you need.

As part of that service to you, we offer effective loss control and safety programs to help you keep your business safe and profitable. Whether you operate a garden center, nursery, or greenhouse, or are a retail florist, landscape/lawn care business owner, interior plantscaper, or wholesale floral distributor, we're here to help.

This training and resource catalog describes the many loss control and safety programs and services we offer. When logging into the Members Only section of hortica.com, you'll be able to explore a wide range of material to help you manage your risk.

For business insurance, employee benefits, or personal insurance, we're here to serve you every step of the way.

Loss Control & Safety Services

losscontrol@hortica.com

Phone: 800-851-7740

Fax: 618-655-2529



Hortica's loss control and safety program

Whatever your horticultural industry business, you'll want to establish effective loss control and safety programs to ensure a safe and profitable business. We offer a wide variety of training courses and resource materials to help you plan and provide the necessary safety, fire, and accident prevention training for your employees. Complete details of our customer training programs, video loan program, tailgates, and posters are contained in this catalog.

We also offer:

On-site consultation services:

We'll help you develop a workplace injury and accident prevention plan and identify potential loss causes. We'll then recommend things you can do to help control the risk of employee injury and property loss.

On-site thermographic screenings:

This helps you reduce the risk of fire claims by using thermal imaging to look for exceptions or anomalies that might result in extensive damage to equipment or a disruption of your operations. By helping reduce the chances for a fire and identifying preventative maintenance issues, you'll reduce the risk of costly business interruptions and may even lower your energy costs.

Customized training and safety programs:

We'll develop a program to meet your company's specific loss control or safety training needs.

Training materials:

We've divided our Loss Control & Safety Services information into several topic areas to help you quickly find the resources you need.

Assistance with conducting employee safety training:

We'll help focus your training on specific topics such as forklift safety, safe lifting, auto safety training, chemical safety, and prevention of slips, trips, and falls.

Existing safety program review:

Our experts will examine what safety programs you have in place, identify issues, and help you with adjustments to make your programs more effective.

Loss Control View:

You'll learn the latest on safety concerns and solutions with this monthly e-publication provided by the Loss Control & Safety Services department.

Annual claims analysis:

We'll examine your record of past claims to identify any reoccurring issues and what you can do to avoid them in the future.

Hortica's customized training and safety programs

Because each business is different, we've developed several customized training programs tailored to the horticultural industry. Many of these programs are available to you as Microsoft PowerPoint presentations.

We've also created a number of Tailgate Training sessions—many available to you in Spanish. By holding these sessions on a regular basis, you'll keep your workforce constantly thinking about safety with the goal of having an accident-free workplace. A Tailgate Training session typically lasts 5 to 10 minutes, and is performed with a group of 10 to 15 employees. You'll find sample Tailgate Training sheets included in this catalog.

Current training and safety topics include:

Back safety	Bloodborne pathogens	Confined space entry
Defensive driving	DOT compliance	Electrical safety
Equipment theft	Fire safety	Forklift safety
Front end loader safety	Greenhouse safety hazards	H1N1 flu safety
Hazard communication	Hearing protection	Loading and hauling
Lockout/tagout	Machine guarding	NFPA basics
NFPA 70E safety	Office ergonomics	Office safety
Powered industrial trucks	Reducing auto losses	Respiratory protection
Safety committee training	Scissor lifts	Skid steer safety
Supervisor safety	Tractor safety	Winter driving safety
Worker protection standards	Written hazard communication program	
OSHA inspections—California and Federal guidelines		

Additional titles and Spanish versions may be available.

Looking for something extra?

We're able to create customized training sessions to meet your specific needs.

To find out more information about these or any other training topics, please contact Hortica's Loss Control & Safety Services at 800-851-7740.

Members Only website content

We also offer special Members Only material on our website. Information on all of these topics can be printed as you need it. The information includes:

Checklists

- Accident report form
- Bed shaper's pre-operation
- DOT driver qualification requirements
- Driver's road test
- Electrical inspection
- Forklift daily inspection
- Forklift driver evaluation form
- Forklift safety rules
- Office workstation checklist
- OSHA preparation checklist
- Safety inspection
- Skid steer pre-operation inspection
- Supervisor's defensive driving
- Tractor maintenance
- Training sign-in sheet
- Vehicle inspection report
- Weather log and clean-up notes
- Worker protection standard

Quizzes

- Back safety
- Defensive driving
- Electrical safety
- Forklift safety
- Hazard communication
- Heat stress
- Skid steers
- Tractor safety

Safety guides

- Auto losses—What you can do
- Bloodborne pathogen program
- Chemical spill prevention clean-up procedures
- Federal OSHA 300 log brochure
- Snow and ice removal policy
- Workers' compensation losses—What you can do
- Worker's protection guide—Reference

Safety program templates

- Accident claim form
- Confined space
- Electrical preventative maintenance program
- Emergency action plan
- Employee Handbook
- Fall protection
- Fleet safety program
- Hazard communication program
- Hearing conservation program
- Lockout/tagout program
- Respiratory protection program
- Safety program

Additional titles and Spanish versions may be available.

Loss control and safety materials may change due to their availability.

Tailgate Training sheets

All of this material can be found in the **Members Only** section of www.hortica.com and can be printed as needed.

Driver's safety

- Autumn driving tips
- Backing and following distance
- Cell phone safety
- Chocking and blocking
- Federal Motor Carrier Safety Administration
- Four-wheeler safety
- Night driving safety
- Road rage
- Tired driving

Chemical/electrical safety

- Chemical label safety
- Electrical safety
- Extension cords
- GFCI vs. surge protectors
- Hazard communication
- Liquid propane gas
- Lockout/tagout safety
- MSDS sheets
- Pesticide safety

Disease/health and wellness

- Bee and wasp stings
- Bloodborne pathogens
- Bug bites safety
- Carbon monoxide safety
- Cold stress safety
- Cold weather precautions
- Ergonomic exercise stretches
- Ergonomics

- Fatigue and workplace accidents
- H1N1 safety precautions
- Hearing protection
- Heat stress
- Lyme disease
- Mold safety
- Poison ivy
- Reproductive hazards
- Respiratory protection
- Substance abuse

Equipment safety

- Cart safety
- Chainsaw safety
- Eye protection
- Fire extinguisher safety
- Forklift safety
- Forklift safety tips
- Gators—Safe operation
- Golf carts—Safe operation
- Hand tools
- Ladder safety
- Lawn mower safety
- Machine guarding
- Personal protective equipment
- Protective equipment safety
- Skid steer loaders—Inspection
- Skid steer loaders—Operation
- Snow blower safety
- Tractor safety
- Welding safety
- Wood chipper safety

Other

- Accident investigation
- Confined spaces
- 811-DIGSAFE
- Fall protection
- Hand protection
- Holiday decorations safety
- Landscaping safety
- NFPA and HMIS labels
- Office safety
- Pallet and tire storage
- Pallet jack safety
- Safe lifting
- Severe weather safety
- Shop safety
- Slips, trips, and falls
- Supervisor responsibility
- Theft and vandalism

Additional titles and Spanish versions may be available.

Loss control and safety materials may change due to their availability.

Investigating workplace accidents

Tips on learning what went wrong to help avoid future risks

ACCIDENTS REQUIRING INVESTIGATION

- Any employee injury—minor or serious
- Property or vehicle damage
- Minor incidents or near misses

WHO SHOULD INVESTIGATE

- **Minor incidents:** The injured employee's direct supervisor
- **Serious accidents:** The injured employee's direct supervisor, department manager, and safety officer
- **Major accidents:** The injured employee's direct supervisor, department manager, safety officer, owner, and possibly outside agencies such as OSHA or the EPA

HOW TO CONDUCT AN INVESTIGATION

- Get to the scene quickly and safely
- Care for the injured
- Safeguard the scene
- Interview victims and witnesses
- Examine physical conditions and take pictures
- Write a report of findings

NEEDED INFORMATION

Use accident investigation reports from Hortica to record these facts:

- What was the employee doing at the time of the accident?
- How did the accident occur?
- What environmental factors contributed?
- Did worker behavior play a part?
- What corrective action can be taken?
- What's already been done to prevent recurrence?



The information contained in this document is of a general nature and isn't intended to address the circumstances of any particular individual. IT IS DISTRIBUTED "AS-IS", WITHOUT ANY WARRANTIES. NO MEMBER OF SENTRY INSURANCE GROUP WILL BE LIABLE TO ANY PERSON OR ENTITY WITH RESPECT TO ANY LOSSES OR DAMAGES CAUSED, OR ALLEGED TO HAVE BEEN CAUSED, DIRECTLY OR INDIRECTLY BY THIS DOCUMENT, REGARDLESS OF WHETHER SUCH CLAIM IS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE AND FOR PROPERTY DAMAGE AND DEATH) OR OTHER GROUNDS.

Working safely with forklifts

Tips to help protect workers

FORKLIFT FACTS

- Weighs more than a car
- Steers with the rear wheels, allowing it to turn in a tighter circle
- Each has an information plate listing:
 - Type of forklift
 - Load center
 - Load capacity
 - Truck weight

FORKLIFT OPERATION

- Always wear your seatbelt
- Never allow riders
- Make sure the forks extend all the way into the pallet
- Keep the load centered
- Tilt the mast back when carrying a load
- Carry the load no more than a few inches from the floor
- Start and stop smoothly
- Move slowly and carefully
- Drive in reverse when:
 - Traveling down an incline while loaded
 - A load obstructs your view

WHEN DRIVING INTO TRAILERS

- Inspect the floor of the trailer first to make sure it'll support the truck and the load
- Check that the trailer wheels are chocked to keep it from moving
- Make sure dock plates, boards, and ramps are secure



IMPORTANT SAFETY REMINDERS

- Keep your whole body in the forklift at all times
- Slow down and honk the horn when approaching an intersection
- Remember pedestrians always have the right of way
- When parking:
 - Find a safe area away from traffic
 - Lower the forks so they are flat on the floor
 - Set the parking brake, turn off the engine, and remove the key

IF THE FORKLIFT TIPS OVER

- Stay in your seat and go with the truck
- Grip the wheel securely
- Brace yourself with your feet
- Lean in the opposite direction from the side the forklift is falling

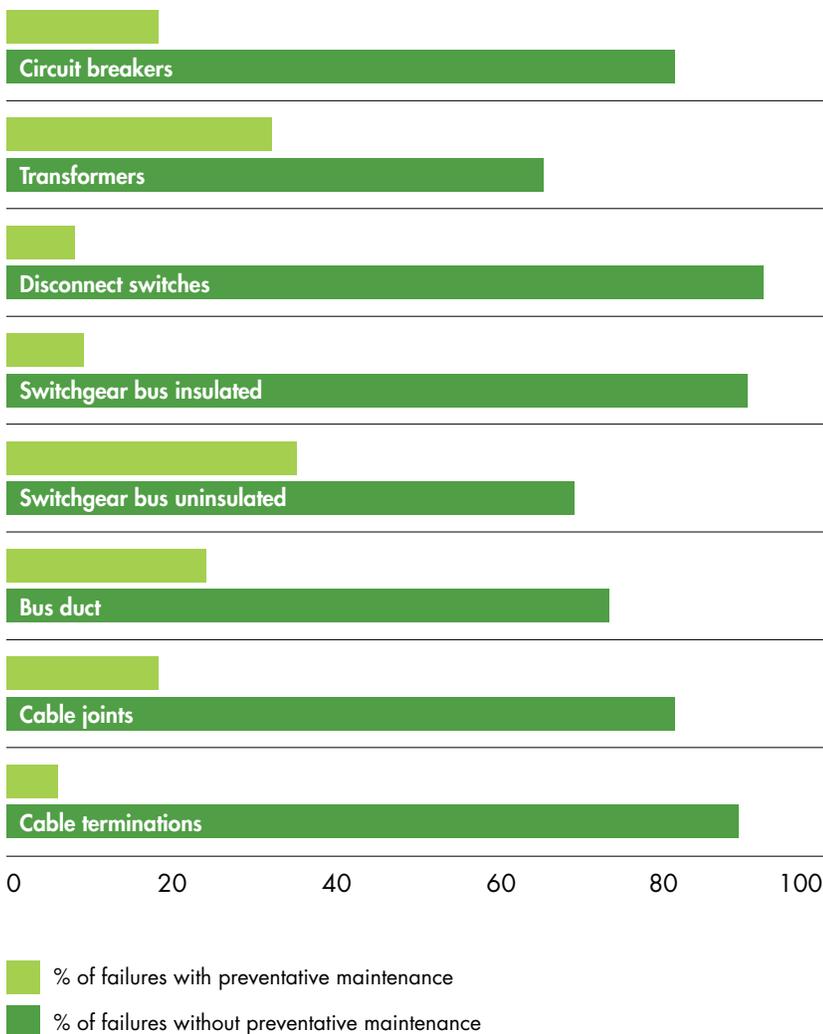
The information contained in this document is of a general nature and isn't intended to address the circumstances of any particular individual. IT IS DISTRIBUTED "AS-IS", WITHOUT ANY WARRANTIES. NO MEMBER OF SENTRY INSURANCE GROUP WILL BE LIABLE TO ANY PERSON OR ENTITY WITH RESPECT TO ANY LOSSES OR DAMAGES CAUSED, OR ALLEGED TO HAVE BEEN CAUSED, DIRECTLY OR INDIRECTLY BY THIS DOCUMENT, REGARDLESS OF WHETHER SUCH CLAIM IS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE AND FOR PROPERTY DAMAGE AND DEATH) OR OTHER GROUNDS.

Electrical preventative maintenance program

Electrical fires can cause devastating property damage and/or physical injuries. While some fires are caused by faulty products, many more are caused by the misuse and poor maintenance of electrical equipment, incorrectly installed wiring, overloaded circuits, and the improper use of extension cords.

Electrical equipment deterioration is normal and equipment failure is inevitable. However, equipment failure can be delayed through appropriate electrical preventive maintenance (EPM). Other potential causes of equipment degradation like load changes or additions, circuit alterations, improperly set or improperly selected protective devices, and changing voltage conditions can be detected and corrected through EPM.

FAILURE RATES FOR ELECTRICAL EQUIPMENT



Source: Institute of Electrical and Electronic Engineers

Full program is available upon request.

Driver safety sheet

Maintaining safety in the workplace is important. It's also important to follow safety rules on the road. Whether it's deliveries, travel between job sites, or something else, be sure to:

- **Plan your delivery route in advance:** Review addresses and decide the route to travel so employees can focus on the road and not maps, papers, or GPS.
- **Drive the speed limit or lower:** Remember that speeding doesn't mean faster deliveries. In fact, speeding or being in a hurry is the number one cause of accidents.
- **No distractions:** Don't be distracted by texting, eating, music, or phone calls while driving. Implement a written company cell phone policy prohibiting the use of cell phones while driving.
- **Expect the unexpected:** Be prepared for whatever may occur. Accidents—even a fender bender—can mean the loss of a delivery vehicle. Make sure your drivers know what to do in the event of an accident.
- **Don't follow too closely:** Coaching your drivers to maintain a four-second following distance will help them avoid rear-end accidents. Also, increase the following distance when road conditions worsen.
- **Follow the law:** Obey all traffic signs, markings, and speed limits. Confirm all drivers have a valid license and review their driving records at least once a year.
- **Secure the cargo:** Unsecured delivery items can cause you to lose your cargo or distract a driver. Make sure your product is secured in the vehicle at all times.
- **Wear a seat belt:** Don't just "click it" to avoid traffic tickets, it's also an important safety device.
- **Know your driver's limits:** Don't send out a driver who's physically or mentally unable to handle the stresses of being a delivery driver. They represent your company and can impact your business beyond the delivery. Calm and confident is better than frantic and flustered. Hire part-time drivers with the same care as full-time drivers.
- **Hire qualified independents:** If you hire independent contractors or drivers, make sure they have proper insurance and that your interests are protected in writing.



10 BEST PRACTICES to maintain a safe workplace

Maintaining a safe workplace is one of the best ways to control your workers' compensation costs. Companies that are successful at preventing injuries gain a competitive advantage with lower insurance premiums, less worker turnover, and higher morale. We suggest these 10 best practices to help you prevent injuries and control your workers' compensation costs:

1
Make safety a top priority and help employees understand its importance.

3
Establish a formal, active safety program and follow it.



2
Have upper management commit to maintaining a safe workplace.



4
Perform routine safety inspections throughout your facility.



5
Comply with all applicable OSHA and EPA standards—including these common horticultural industry standards:

- Fall protection
- Hazard communication
- Lockout/tagout
- Respiratory protection
- Worker protection standard

Establish a formal, written return to work program.

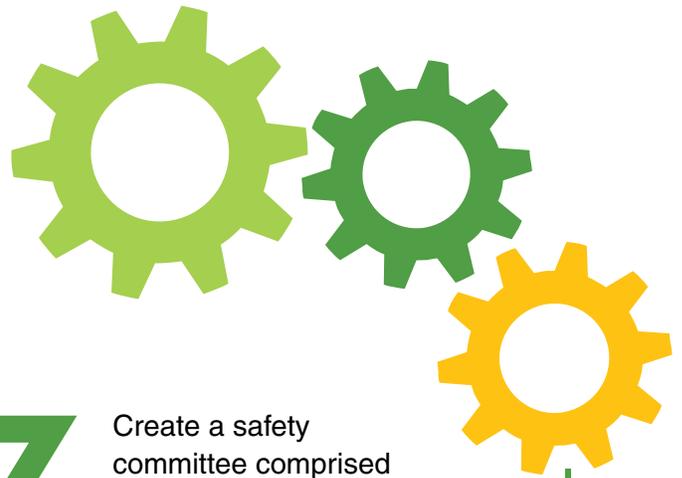
6

Create an accident investigation program to determine the root causes of an accident and to help prevent it from reoccurring in the future.

8

Regularly review and update your safety programs at least once a year.

10



7

Create a safety committee comprised of both management and non-management workers to discuss safety at the facility on a regular basis.

9

Train your employees on the proper and safe way to perform their job duties—don't rely on common sense.



At Hortica, we strive to help you implement and maintain your safety programs to reduce the risk of accidents and injuries. We have sample safety program templates, training materials, monthly Loss Control View newsletters, and more. All are available to our members at hortica.com.

We also have a staff of safety services specialists who are familiar with the hazards the horticultural industry faces and can answer any questions you may have to help you keep your employees safe and your company accident-free.

Loss Control & Safety Services

Contact information

All materials and services in this catalog are available to Hortica customers at no charge. Loss Control & Safety Services may be contacted through email, fax, or phone.

EMAIL

losscontrol@hortica.com

FAX

618-655-2529 (Attn: Loss Control & Safety Services)

PHONE

800-851-7740 (Ask for Loss Control & Safety Services)





#1 Horticultural Lane
P.O. Box 428
Edwardsville, IL 62025
800-851-7740
www.hortica.com

Hortica[®] property and casualty coverages are underwritten, and loss control services are provided, by Florists' Mutual Insurance Company, Florists' Insurance Company, and Florists' Insurance Service, Inc., Edwardsville, IL, members of the Sentry Insurance Group. For more information, visit hortica.com. Policies, coverages, benefits and discounts are not available in all states. See policy for complete coverage details.

The information contained in this document is of a general nature and is not intended to address the circumstances of any particular individual. IT IS DISTRIBUTED "AS-IS", WITHOUT ANY WARRANTIES. NO MEMBER OF SENTRY INSURANCE GROUP WILL BE LIABLE TO ANY PERSON OR ENTITY WITH RESPECT TO ANY LOSSES OR DAMAGES CAUSED, OR ALLEGED TO HAVE BEEN CAUSED, DIRECTLY OR INDIRECTLY BY THIS DOCUMENT, REGARDLESS OF WHETHER SUCH CLAIM IS BASED ON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE AND FOR PROPERTY DAMAGE AND DEATH) OR OTHER GROUNDS.